

**Information to identify the case:**

Debtor 1	<b>Samuel T. Woods</b>	Social Security number or ITIN	<b>xxx-xx-2247</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Nora Lee Woods</b>	Social Security number or ITIN	<b>xxx-xx-8867</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-24806-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Samuel T. Woods

Nora Lee Woods

9/6/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Samuel T. Woods  
 Nora Lee Woods  
 Debtors

Case No. 13-24806-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db/jdb +Samuel T. Woods, Nora Lee Woods, 105 Church Avenue, Pittsburgh, PA 15210-2209  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, PO Box 630267, Irving, TX 75063)  
 cr +The Bank of New York Mellon, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,  
 Duluth, GA 30097-8461  
 13783536 +Borough of Mt. Oliver, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101  
 13750213 C. B. Accounts, Inc., PO Box 56140, Hauppauge, NY 11788-0139  
 14026255 +James A. Prostko, Esq., Phelan Hallinan LP, Omni William Penn Place Office Tower,  
 555 Grant Street, Suite 360, Pittsburgh, PA 15219-4411  
 13772214 +NATIONSTAR MORTGAGE, LLC, C/O WEINSTEIN, PINSON & RILEY, P.S., 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13750217 NCO Financial Systems/55, P.O. Box 13570, Philadelphia, PA 19101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2019 02:18:09 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13750212 +E-mail/Text: kristin.villneauve@allianceoneinc.com Sep 07 2019 02:17:55 Alliance One,  
 4850 Street Road, Suite 300, Feasterville Trevose, PA 19053-6643  
 13750214 +EDI: CHASE.COM Sep 07 2019 06:13:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299  
 13750215 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 07 2019 02:18:31 Credit Management,  
 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13806168 +E-mail/Text: kbarkley@bernsteinlaw.com Sep 07 2019 02:18:37 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13801222 EDI: PRA.COM Sep 07 2019 06:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Mt. Oliver  
 cr Nationstar Mortgage as servicer for THE BANK OF NE  
 cr THE BANK OF NEW YORK MELLON  
 cr THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW  
 14971546 The Bank of New York f/k/a The Bank of New York, Nationstar Mortgage LLC ATTN: Bankruptcy  
 13750216\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)  
 14026257\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, Attn: Jay Bray, CEO,  
 350 Highland Drive, Lewisville, TX 75067)

TOTALS: 5, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Sep 06, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage as servicer for THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK, as successor in interest to JPMorgan Chase Bank, N.A., f/k/a Bank One, National Association as Trustee for C bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK, as successor in interest to JPMorgan Chase Bank, N.A., f/k/a Bank One, National Association as Trustee for Centex Home Equity Loan Trust 2002-A bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Mt. Oliver jhunt@grblaw.com, cnoroski@grblaw.com  
Kevin M BATTERY on behalf of Creditor The Bank of New York Mellon kbattery@rascrane.com  
Matthew Gregory Brushwood on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Shawn N. Wright on behalf of Joint Debtor Nora Lee Woods shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.com  
Shawn N. Wright on behalf of Debtor Samuel T. Woods shawn@shawnwrightlaw.com, wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.com  
Sindi Mncina on behalf of Creditor THE BANK OF NEW YORK MELLON smncina@rascrane.com

TOTAL: 12